



TRANSACTIONAL PRODUCT GUIDE

2017

see money differently

NEDBANK



WHAT IS YOUR LIFE STAGE?

Choose the appropriate product by turning to the page with your life stage colour.

YOUTH

STUDENT
full time

ADULT
earning up to N\$2,999

ADULT
earning N\$3,000-N\$44,999

ADULT
earning N\$45,000 +

SENIOR



NEDBANK

Income criteria: N/A | Age: 0 - 18 | Individuals only



YOUTH ACCOUNT

N\$10.75

• pay-as-you-use account

monthly



Benefits included:

- Low ATM cash withdrawal fees
- Chip debit card
- Earn credit interest per annum on positive balances
- Free cellphone banking (USSD: *140*001#) subscription

Not included:

- Credit card
- Access to overdraft facility

Additional fees

Internet subscription fee (optional)	N\$46.00
Internet banking payment	N\$10.25
POS swipe	N\$3.25
Nedbank ATM withdrawal	N\$7.50
Other bank ATM withdrawal	N\$7.50
Cheque deposit fee	N\$14.00

Mobile Banking App fees

Beneficiary payment	N\$9.50
Inter-account transfer	N\$1.50
Prepaid airtime	N\$1.00

USSD/Cellphone banking fees

Beneficiary payment	N\$2.00
Inter-account transfer	Free
Prepaid airtime	N\$1.00

Requirements • Residents who are 18 years of age or below • Parental consent form • Namibian identity document or valid passport • Full birth certificate • KYC requirements must be met (where applicable)



NEW

NEDBANK

Income criteria: N/A | Age: 18 - 26 | Individuals only

NEDBANK STUDENT ACCOUNT

N\$50

monthly

• bundle fee account



Benefits included:

- ▶ **Unlimited free** ATM cash withdrawal fees
- ▶ **Unlimited free** mobile app internet banking
- ▶ **Unlimited free** cellphone banking (USSD: *140*001#)
- ▶ Gold Cheque Card that allows online purchases

Not included:

- ▶ Credit card
- ▶ Access to overdraft facility

Additional fees

Internet subscription fee	Free
Internet banking payment	Free
POS swipe	Free
Nedbank ATM withdrawal	Free
Other bank ATM withdrawal	Free
Debit order internal	Free
Debit order external	Free
Standing order	Free
Cheque deposit fee	N\$14.00

Mobile Banking App fees

Beneficiary payment	Free
Inter-account transfer	Free
Prepaid electricity	Free
Prepaid airtime	Free

USSD/Cellphone banking fees

Beneficiary payment	Free
Inter-account transfer	Free
Prepaid electricity	Free
Prepaid airtime	Free

Requirements • Full-time undergraduate students between 18 and 26 years of age • Opening deposit of at least N\$20.00 which must also be maintained • Namibian identity document or valid passport • Student card and proof of registration of tertiary institution • KYC requirements must be met (where applicable)



NEDBANK

Income criteria: N/A | Age: 55 + | Individuals only

SENIOR ACCOUNT

N\$ 52

monthly

- bundle fee account
- low monthly service fee
- credit interest from a minimum balance of N\$10,000



Benefits included:

- ▶ **Unlimited free** internal and external debit orders
- ▶ **Unlimited free** standing orders
- ▶ **Unlimited free** POS swipes at all till points
- ▶ **Unlimited free** own account transfers and account payments
- ▶ **Unlimited free** mobile app and internet banking
- ▶ **Unlimited free** cellphone banking (USSD: *140*001#)
- ▶ Low ATM withdrawal fees
- ▶ Credit interest from a minimum balance of N\$10,000
- ▶ Gold cheque card that allows online purchases
- ▶ Credit card, overdraft and personal loan (subject to approval)

Additional fees

Internet subscription fee	Free
Debit order internal	Free
Debit order external	Free
Standing order	Free
POS swipe	Free
Cheque service fee	Free
Cheque deposit	N\$14.00
Nedbank ATM withdrawal	N\$7.50
Other bank ATM withdrawal	N\$7.50
Cash deposit fee (Branch)	Free
Cash withdrawal fee (Branch)	N\$7.50 + 1.63%

Mobile Banking App fees

Beneficiary payment	Free
Inter-account transfer	Free
Prepaid electricity	Free
Prepaid airtime	Free

USSD/Cellphone banking fees

Beneficiary payment	Free
Inter-account transfer	Free
Prepaid electricity	Free
Prepaid airtime	Free

Requirements • Residents who are 55 years of age and older • Namibian identity document or valid passport • KYC requirements and credit checks must be met (where applicable)



HOW MUCH DO YOU EARN?

Choose the appropriate product
by turning to the page with your
monthly earnings colour.

YOUTH

STUDENT
full time

ADULT
earning up to N\$2,999

ADULT
earning N\$3,000 - N\$44,999

ADULT
earning N\$45,000 +

SENIOR



NEDBANK

Income criteria: up to N\$2,999 gross monthly | **Age:** 18 + | **Individuals only**

SILVER ACCOUNT

N\$10.75

monthly

- pay-as-you-use account
- low monthly service fee
- funeral cover of N\$2,500 incl.



Benefits included:

- ▶ N\$2,500 embedded funeral cover
- ▶ Chip debit card
- ▶ Free cellphone banking (USSD: *140*001#) subscription
- ▶ Mobile app and internet banking
- ▶ Personal loan facility (T&C's apply)

Additional fees

Internet subscription fee (optional)	N\$46.00
Internet banking payment	N\$10.25
POS swipe	N\$3.25
Nedbank ATM withdrawal	N\$7.50
Other bank ATM withdrawal	N\$7.50
Cash deposit fee (Branch)	Free
Cash withdrawal fee (Branch)	N\$7.50 + 1.63%
Debit order internal	N\$10.00
Debit order external	N\$10.00
Standing order	N\$10.00
Cheque deposit fee	N\$14.00

Mobile Banking App fees

Beneficiary payment	N\$9.50
Inter-account transfer	N\$1.50
Prepaid electricity	Free
Prepaid airtime	N\$1.00

USSD/Cellphone banking fees

Beneficiary payment	N\$2.00
Inter-account transfer	Free
Prepaid electricity	Free
Prepaid airtime	N\$1.00

Requirements • Residents who are 18 years of age and older • Namibian identity document or valid passport • Opening deposit of at least N\$20.00 which must be maintained • KYC requirements and credit checks must be met (where applicable)



NEDBANK

Income criteria: between N\$3,000 and N\$29,999 gross monthly | **Age:** 18 + | **Individuals only**



GOLD ACCOUNT

N\$120

monthly

- bundle fee account
- fixed monthly service fee
- pay-as-you-use (PAYU) option available for N\$52 per month



Bundle Benefits included:

- ▶ **Unlimited free** Nedbank ATM cash withdrawals
- ▶ **Unlimited free** internal and external debit orders
- ▶ **Unlimited free** standing orders
- ▶ **Unlimited free** POS swipes at all till points
- ▶ **Unlimited free** own account transfers and account payments
- ▶ Free Mobile App and Internet Banking transactions
- ▶ Free Cellphone Banking (USSD: *140*001#)
- ▶ Gold Cheque Card that allows online purchases
- ▶ Gold credit card, overdraft and personal loan (subject to approval)

Additional fees	BUNDLE	PAYU
Internet subscription fee	Free	N\$46.00
Internet banking payment	Free	N\$10.25
POS swipe	Free	N\$7.00
Debit order internal	Free	N\$22.00
Debit order external	Free	N\$22.00
Standing order	Free	N\$22.00
Own ATM withdrawal	Free	N\$7.50 - N\$39.50
Other bank ATM withdrawal	N\$7.50 - N\$39.50	N\$7.50 - N\$39.50
Cash deposit fee (Branch)	Free	Free
Cash withdrawal fee (Branch)	N\$7.50 + 1.63%	N\$7.50 + 1.63%
Cheque service fee	N\$40.00	N\$40.00
Cheque deposit fee	N\$14.00	N\$14.00

Mobile Banking App fees	BUNDLE	PAYU
Beneficiary payment	Free	N\$9.50
Inter-account transfer	Free	N\$1.50
Prepaid electricity	Free	Free
Prepaid airtime	Free	N\$1.00

USSD/Cellphone banking fees	BUNDLE	PAYU
Beneficiary payment	Free	N\$2.00
Inter-account transfer	Free	Free
Prepaid electricity	Free	Free
Prepaid airtime	Free	N\$1.00

Requirements • Residents who are 18 years of age and older • Namibian identity document or valid passport • Latest pay slip or an employment contract if newly appointed • KYC requirements and credit checks must be met (where applicable)



NEDBANK

Income criteria: more than N\$45,000 gross monthly | **Age:** 18 + | **Individuals only**



PLATINUM ACCOUNT

N\$330

monthly

- bundle fee account
- fixed monthly service fee
- pay-as-you-use (PAYU) option available for N\$52 per month



Bundle Benefits included:

- ▶ **Unlimited free** Nedbank ATM cash withdrawals
- ▶ **Unlimited free** internal and external debit orders
- ▶ **Unlimited free** standing orders
- ▶ **Unlimited free** POS swipes at all till points
- ▶ **Unlimited free** own account transfers and account payments
- ▶ Free Mobile App and Internet Banking transactions
- ▶ Free cellphone banking (USSD: *140*001#)
- ▶ Platinum cheque card
- ▶ Platinum credit card, overdraft and personal loan (subject to approval)
- ▶ Credit interest earned on positive balance

Additional fees	BUNDLE	PAYU
Internet subscription fee	Free	N\$46.00
Internet banking payment	Free	N\$10.25
POS swipe	Free	N\$7.00
Debit order internal	Free	N\$22.00
Debit order external	Free	N\$22.00
Standing order	Free	N\$22.00
Own ATM withdrawal	Free	N\$7.50 - N\$39.50
Other bank ATM withdrawal	N\$7.50 - N\$39.50	N\$7.50 - N\$39.50
Cash deposit fee (Branch)	Free	Free
Cash withdrawal fee (Branch)	N\$7.50 + 1.63%	N\$7.50 + 1.63%
Cheque service fee	N\$40.00	N\$40.00
Cheque deposit fee	N\$14.00	N\$14.00

Mobile Banking App fees	BUNDLE	PAYU
Beneficiary payment	Free	N\$9.50
Inter-account transfer	Free	N\$1.50
Prepaid electricity	Free	Free
Prepaid airtime	Free	N\$1.00

USSD/Cellphone banking fees	BUNDLE	PAYU
Beneficiary payment	Free	N\$2.00
Inter-account transfer	Free	Free
Prepaid electricity	Free	Free
Prepaid airtime	Free	N\$1.00

Requirements • Residents who are 18 years of age and older • Namibian identity document or valid passport • Latest pay slip or an employment contract if newly appointed • KYC requirements and credit checks must be met (where applicable)

OTHER FEES

CHEQUE FEES

Special presentation fee	N\$120.00
Cheque book - 40 pages	N\$65.00
Cheque book - 100 pages	N\$210.00
Cheque book - 200 pages	N\$420.00

STATEMENT FEES

E-mailed monthly	Free
Additional/Teller assisted	N\$22.00
Mini statement (Own ATM)	Free
Mini statement (Other ATM)	N\$3.20
Posted statement	N\$22.00

PENALTY FEES

Card replacement fee	N\$140.00
Unpaid/returned cheques	N\$370.00
Unpaid debit order	N\$265.00
Stop payments	N\$110.00

INTERNATIONAL FEES

POS	N\$7.00 + 2.04%
ATM	N\$40.00 + 3.86%

FOREIGN EXCHANGE FEES

Foreign exchange payments (Swift)	
• Inward	0.70% of value (Min 200.00, Max 1,000.00)
• Outward	0.70% of value (Min 200.00, Max 1,000.00)
Exchange control	N\$1,300.00
Attestation fees	N\$90.00
Commission	0.72% (Max N\$850.00)
Cash handling	2.33% of value (Min N\$ 73.00)

HOME LOAN FEES

Administration	N\$4,655.00
Valuation	N\$4,815.00
Property guarantee	N\$925.00

ASSET BASED FINANCE FEES

Opening of account	Free
Document fees	N\$ 2,895.00



**To find out more about Nedbank's
new product offers, talk to one
of our Nedbank consultants.**

Customer Care Centre +264 61 295 2222
www.nedbank.com.na

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